

United States Bankruptcy Court
Western District of Michigan

In re:
Christopher Thomas Zachow
Janelle Marie Zachow
Debtors

Case No. 12-10386-swd
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0646-1

User: guinnje
Form ID: NPDPage 1 of 3
Total Noticed: 50

Date Rcvd: Mar 27, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2013.

db/db +Christopher Thomas Zachow, Janelle Marie Zachow, 2121 Brunsink Drive NE,
Grand Rapids, MI 49503-2126
ust +Andy Vara, Office of the US Trustee, The Ledyard Building, 2nd Floor,
125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865
cr +Citizens Bank, 101 North Washington Ave, Saginaw, MI 48607-1207
cr +FIFTH THIRD MORTGAGE COMPANY, 5001 KINGSLEY DR, 1MOBBW, CINCINNATI, OH 45227-1114
6902036 +5/3 Bank, PO Box 630412, Cincinnati, OH 45263-0412
6902038 +5/3 Credit Card, PO Box 740789, Cincinnati, OH 45274-0789
6902043 +CBRS, PO Box 2334, Columbus, OH 43216-2334
6918176 +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200,
Tucson, Az 85712-1083
6902041 +Capital One/Best Buy, PO Box 5238, Carol Stream, IL 60197-5238
6902042 +Cascade Pediatrics, 5150 Cascade Road SE, Suite B, Grand Rapids, MI 49546-3794
6902046 +Citizen's Bank, PO Box 1790, Flint, MI 48501-1790
6902048 +Dodgeson, 125 Ottawa Avenue NW Suite 350, Grand Rapids, MI 49503-2868
6902050 +Emergency Care Specialists, 4100 Embassy Drive SE, Grand Rapids, MI 49546-2416
6902037 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,
GRAND RAPIDS MI 49546-6253
(address filed with court: 5/3 Bank, PO Box 740778, Cincinnati, OH 45263)
6902053 +Goodyear, PO Box 183015, Columbus, OH 43218-3015
6902055 ++HYUNDAI MOTOR FINANCE COMPANY, PO BOX 20809, FOUNTAIN VALLEY CA 92728-0809
(address filed with court: Hyundai Motor Finance, 10550 Talbert Avenue,
Fountain Valley, CA 92708)
6902054 +Home Depot, Service Processing Center, Des Moines, IA 50364-0001
6902058 +Keybridge Medical Revenue, 2348 Baton Rouge, Lima, OH 45805-1167
6902060 +Michael R. Jabara, 1111 Leffingwell, Grand Rapids, MI 49525-6406
6902061 +Morgan & Morgan, 161 Ottawa Avenue NW Suite 306, Grand Rapids, MI 49503-2712
6902062 +P&L Co, 3000 Breton SE, Kentwood, MI 49512-1748
6902063 +Rick/Brass Dog, 3220 Obrien SW, Walker, MI 49534-6631
6902064 +Schnelker, Rossie & McConnell, 44 Grandville Avenue SW Suite 380, Grand Rapids, MI 49503-4064
6902065 Sears Charge Plus, PO Box 180381, Columbus, OH 43218
6902066 +Sears Solutions Mastercard, PO Box 4155, Carol Stream, IL 60197-4155
6902068 ++TIME PAYMENT CORP, 16 NEW ENGLAND EXECUTIVE PARK, STE 200, BURLINGTON MA 01803-5222
(address filed with court: Time Payment, 10-M Commerce Way, Woburn, MA 01801)
6902069 +University Directories, PO Box 8830, Chapel Hill, NC 27515-8830
6902070 +Wells Fargo, PO Box 660431, Dallas, TX 75266-0431

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Mar 27 2013 22:56:55 Daniel J. Casamatta,
Assistant U.S. Trustee, Office of the U.S. Trustee, The Ledyard Building, 2nd Floor,
125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Mar 27 2013 22:56:55 David W. Asbach,
Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,
Grand Rapids, MI 49503-2865
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Mar 27 2013 22:56:55 Dean E. Rietberg,
Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,
125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Mar 27 2013 22:56:55 Habbo G. Fokkena,
Office of the United States Trustee, Michigan/Ohio Region 9, The Ledyard Building, 2nd Floor,
125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Mar 27 2013 22:56:55 Matthew T. Cronin,
Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,
Grand Rapids, MI 49503-2865
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Mar 27 2013 22:56:55 Michael V. Maggio,
Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,
125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Mar 27 2013 22:56:55 Michelle M. Wilson,
Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,
125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Mar 27 2013 22:56:55 Office of the U.S. Trustee,
The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Mar 27 2013 22:56:55 United States Trustee,
Michigan/Ohio Region 9, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,
Grand Rapids, MI 49503-2837
cr +EDI: WFFC.COM Mar 27 2013 21:58:00 Wells Fargo Financial National Bank, PO Box 10438,
Des Moines, IA 50306-0438
6902040 +EDI: ATTWIREBK.COM Mar 27 2013 21:58:00 AT&T, PO Box 5001, Carol Stream, IL 60197-5001
6902039 +E-mail/Text: june@ar-s.net Mar 27 2013 22:57:42 Accounts Receivable Solutions Inc.,
PO Box 184, St Johns, MI 48879-0184
6902044 +EDI: CHASE.COM Mar 27 2013 21:58:00 Chase (State) Credit Card, PO Box 94014,
Palatine, IL 60094-4014
6902045 +EDI: CHASE.COM Mar 27 2013 21:58:00 Chase Credit Card, PO Box 94014,
Palatine, IL 60094-4014

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

6902047 +E-mail/Text: bankruptcy_notices@cmsenergy.com Mar 27 2013 22:59:06 Consumers Energy,
Lansing, MI 48937-0001
6902049 +EDI: DTEE.COM Mar 27 2013 21:58:00 DTE Energy, 1 Energy Plz #Wcb2106,
Detroit, MI 48226-1221
6902051 +E-mail/Text: bknotice@erccollections.com Mar 27 2013 22:58:53 Enhanced Recovery Company,
8014 Bayberry Road, Jacksonville, MI 32256-7412
6902052 +EDI: WFNNB.COM Mar 27 2013 21:58:00 Express, PO Box 659728, San Antonio, TX 78265-9728
6902056 +EDI: ICSYSTEM.COM Mar 27 2013 21:58:00 I C System, PO Box 64378,
Saint Paul, MN 55164-0378
6902057 +EDI: RMSC.COM Mar 27 2013 21:58:00 Ikea, PO Box 530942, Atlanta, GA 30353-0942
6902059 +EDI: CBSKOHLS.COM Mar 27 2013 21:58:00 Kohls, PO Box 2983, Milwaukee, WI 53201-2983
6902067 +E-mail/Text: Resource.Accountbc67c@spectrumhealth.org Mar 27 2013 22:58:43
Spectrum Health Hospital, 100 Michigan Street N.E., Grand Rapids, MI 49503-2560
TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200,
Tucson, AZ 85712-1083

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 29, 2013

Signature: 

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2013 at the address(es) listed below:

Darrell R. Banks on behalf of Creditor Citizens Bank bankslawfirm@acd.net
Jeff A. Moyer Bkrtcygp@sbcglobal.net,
MI38@ecfcbis.com;bkrtcgp@sbcglobal.net;bkrtcgph@sbcglobal.net
Patti H. Bass on behalf of Creditor Capital One, N.A. ecf@bass-associates.com
Stephen C. Watt on behalf of Debtor Christopher Zachow wattlegalassistant@gmail.com

TOTAL: 4

Form NPD (05/09)

**United States Bankruptcy Court
Western District of Michigan**
One Division Ave., N.
Room 200
Grand Rapids, MI 49503

IN RE: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

**Christopher Thomas
Zachow**
2121 Brunsink Drive NE
Grand Rapids, MI 49503
SSN: xxx-xx-3704
Janelle Marie Zachow
2121 Brunsink Drive NE
Grand Rapids, MI 49503
SSN: xxx-xx-5281

Debtor(s)

**Case Number 12-10386-swd
Chapter 7
Honorable Scott W. Dales**

NOTICE OF POSSIBLE DIVIDEND TO CREDITORS

Notice of insufficient assets to pay creditors was given to creditors in the notice of the section 341 Meeting of Creditors. Creditors were asked not to file a proof of claim at that time. It now appears that there may be some monies available for the payment of a dividend to creditors. It is therefore requested that a notice be sent to all creditors setting a deadline for filing proofs of claim.

NOTICE OF DEADLINE FOR FILING PROOFS OF CLAIM

All parties are hereby notified that it now appears that there may be sufficient monies in this estate for payment of a dividend to creditors. In order to share in this distribution, a creditor **must file a proof of claim** whether or not the creditor is included in the list of creditors filed by the debtor. Claims must be filed with the clerk of the bankruptcy court **within 90 days** of the date of service. Claims which are not filed within 90 days will not be allowed, except as otherwise provided by law. Governmental entities should review 11 U.S.C. 502(b)(9). A proof of claim form (Official Form B10) can be obtained at the United States Courts Website: <http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx> or at any bankruptcy clerk's office. Please electronically file your proof of claim or mail to:

U.S. Bankruptcy Court
One Division Ave., N.
Room 200
Grand Rapids, MI 49503

Creditors who have already filed claims do **not** need to file another claim unless they intend to amend the claim now on file. Please note that claims **must arrive** at the court within the 90 days indicated above. It is not sufficient that the envelope be postmarked within that time period, and the court will not accept filings by fax.

Date:
March 27, 2013

Daniel M. McDermott
United States Trustee
By: *Matthew T. Cronin*
Assistant U.S. Trustee
The Ledyard Building, 2nd Floor
125 Ottawa NW, Suite 200R
Grand Rapids, MI 49503